

# LCEF

## Loan Programs

*for the* **Rostered  
Church Worker**



■ Direct Housing Loans    ■ Consolidation Loans

Lutheran Church Extension Fund  
PO Box 229009  
St. Louis, MO 63122-9009  
1-800-843-5233 • [www.lcef.org](http://www.lcef.org)



**Investments • Loans • Services**

**A**s an LCMS Professional Church Worker, you are about the work of the Lord. You preach, teach, make hospital calls, conduct weddings, offer counsel, comfort the sick and provide guidance to those in need. You are a valued ministry partner.

LCEF recognizes the vital ministry you conduct on a daily basis. Part of our mission is to help you focus on your ministry as efficiently and effectively as possible. Helping you manage your personal finances allows us to reach that objective. Our desire is to help you truly make a difference in furthering the Lord's work.

*In response to the request of the Synod, and approved in convention, LCEF is proud to offer the following loan programs to LCMS Rostered Church Workers:*



# Direct Housing Loans



- **Eligibility:** Commissioned or ordained minister of The Lutheran Church—Missouri Synod on active or emeritus status.
- **Purpose:** Purchase or refinance of primary, single-family residence only.
- **Terms:** Up to 30 years.
- **Rates:** Adjustable loan rates based on LCEF Cost of Funds, with lower down payment obligations and no private mortgage insurance (PMI) required.

# Debt Consolidation Loans

- **Eligibility:** Commissioned or ordained minister of The Lutheran Church—Missouri Synod on active or emeritus status.
- **Purpose:** Assist rostered church workers by consolidating outstanding unsecured loans for education, credit cards, taxes, medical, etc.
- **Terms:** Up to 7 years.
- **Rates:** Based on LCEF Cost of Funds, adjusted annually.

*Call LCEF at 1-800-843-5233  
for more information on these loan programs.*



The Lutheran Church Extension Fund is a unique ministry-through-investment organization that offers Lutheran Church—Missouri Synod members the opportunity to invest their money, earn interest and further the Lord's work at the same time. These investments provide funding for low-cost loans to LCMS ministries and rostered church workers who wish to share the Good News of Jesus with others.

*The mission of the Lutheran Church Extension Fund is to provide opportunity to make funds and services available in support of the Great Commission through The Lutheran Church—Missouri Synod.*



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